



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Allan et al.

Art Unit : 3624

Serial No. : 09/696,099

Examiner : Lalita M. Hamilton

Filed : October 25, 2000

Title : VALUE TRANSACTION SYSTEMS

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Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Applicants request consideration of the references listed on the attached PTO-1449 form. Under 37 C.F.R. § 1.98 (a)(2)(ii), only copies of foreign patent documents and/or non-patent literature are enclosed. Copies of any listed U.S. patents or U.S. patent application publications can be provided upon request.

A copy of a communication from the European Patent Office (EPO) in a counterpart application is also enclosed.

EP 0 953 946 corresponds to 6,311,165 (Coutts), which previously was cited in connection with this pending application.

This statement is being filed after a final Office action, but before payment of the issue fee. Each item of information in this statement (*i*) was cited in the enclosed communication from the EPO in a counterpart foreign application, the communication being dated July 1, 2005, which is not more than three months prior to the filing of this statement, and (*ii*) to the knowledge of the undersigned, was not first cited in any communication from a foreign patent office in a counterpart application which was more than three months prior to the filing date of this statement.

09/27/2005 BABRAHA1 00000102 09696099

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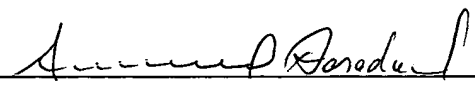
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Attorney's Docket No.: 07703-
346001 / WIN0216/J.25290 GB

A check for \$180 in payment of the late submission fee of §1.17(p) is enclosed. Please
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Respectfully submitted,

Date: 9/23/05



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Substitute Form PTO-1449 (Modified)	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. 07703-346001	Application No. 09/696,099
Information Disclosure Statement by Applicant (Use several sheets if necessary) (37 CFR §1.98(b))		Applicant Allan et al.	
		Filing Date October 25, 2000	Group Art Unit 3624

U.S. Patent Documents

Examiner Initial	Desig. ID	Document Number	Publication Date	Patentee	Class	Subclass	Filing Date If Appropriate
	AA	5,980,090	Nov. 9, 1999	Royal, Jr. et al.			
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

Foreign Patent Documents or Published Foreign Patent Applications

Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation	
							Yes	No
	AL	0 953 946	3.11.1999	EP				
	AM	WO 98/24041	4.6.1998	WIPO				
	AN							
	AO							
	AP							

Other Documents (include Author, Title, Date, and Place of Publication)

Examiner Initial	Desig. ID	Document
	AQ	
	AR	
	AS	
	AT	

Examiner Signature	Date Considered
EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	